

UNITED STATES DISTRICT COURT
FOR THE DISTRICT OF MASSACHUSETTS

JOHN GACHAGO,
Plaintiff

v.

BRISTOL MYERS SQUIBB, and
AMERICAN EXPRESS,
Defendants

CIVIL ACTION NO.

05-10141-RGS

AFFIDAVIT OF MARK A. CAMPBELL

I, Mark A. Campbell, depose and state the following:

1. I am a legal affairs manager for American Express Travel Related Services Company, Inc. ("American Express").
2. I have reviewed documents kept by American Express concerning plaintiff John Gachago.
3. While employed by Bristol-Myers Squibb, Mr. Gachago requested and received a corporate credit card (the "Card") from American Express.
4. A true and accurate copy of the Corporate Cardmember Agreement governing Mr. Gachago's account is attached at Tab A.
5. Mr. Gachago used the Card to purchase goods and services. True and accurate copies of Mr. Gachago's monthly statements for 2004 are attached at Tab B.
6. Mr. Gachago agreed to be personally liable for all amounts that he charged to the Card. *See* Cardmember Agreement attached at Tab A.

7. Each month, Mr. Gachago received monthly statements at his personal residence, listing recent transactions and a total amount due. American Express has no record of Mr. Gachago ever questioning the accuracy of its records.

8. In May 2004, Mr. Gachago ceased to be employed by Bristol-Myers Squibb and his corporate card account with American Express was closed.

9. As of May, 2004, an outstanding balance of \$1083.50 was due on Mr. Gachago's corporate credit card account with American Express. To date, American Express has not received payment for that amount.

10. With delinquency charges, the unpaid balance on Mr. Gachago's account is now \$1219.

11. American Express has routinely reported to credit bureaus the fact that Mr. Gachago's corporate credit card account has an unpaid balance of \$1219.

SIGNED UNDER THE PENALTIES OF PERJURY THIS 18 DAY OF MAY,
2005.


Mark A. Campbell

TAB A

Corporate Cardmember

Agreement 2002



Agreement Between Corporate Cardmember and American Express Travel Related Services Company, Inc.

Welcome to American Express® Corporate Cardmembership

Read this Agreement thoroughly before you sign or use the enclosed American Express® Corporate Card. By signing, using or accepting the Corporate Card, you will be agreeing with us to everything written here. Your use of the Corporate Card will be governed by this Agreement. If you do not wish to be bound by this Agreement, cut the Corporate Card in half and return the pieces to us. If you do sign the Corporate Card, you should not use it before the valid date or after the expiration date printed on the face of the Corporate Card.

1. Definitions

As you read this Agreement, remember that the words "you," "your," or "Corporate Cardmember" mean the person named on the enclosed Corporate Card. The words "American Express," "we," "our," and "us" refer to American Express Travel Related Services Company, Inc. The word "Company" means the entity in whose name the Corporate Card account is opened and whose name appears, in most instances, on the Corporate Card under your name. A "Card" issued to a Corporate Cardmember is called a Corporate Card.

2. Use of Corporate Card

You agree to use the Corporate Card solely for commercial business purposes in accordance with Company policy. No other person is permitted to use this Corporate Card for Charges, identification, or for any other reasons. If you voluntarily relinquish physical possession of the Corporate Card to another person, you will be liable for all Charges incurred by that person to the extent allowable by applicable law. Spending limits may be placed on your Corporate Card, either at the request of your Company or at the discretion of American Express. Should your Corporate Card account be subject to spending limits, you will be notified in writing. You agree that you will not resell or return for a cash refund any goods, tickets, or services obtained with the Corporate Card. Obviously, you may return any item or ticket to an establishment honoring the Corporate Card for credit to your account, if that establishment permits such returns. We reserve the right to deny authorization for any Charge.

3. Charges

All amounts charged to your account, including, without limitation, purchases, cash advances, travelers cheque encashments, any annual Corporate Card fee and other fees will be called "Charges" in this Agreement. Charges also include any purchases in which you have evidenced an intent to incur a charge, regardless of whether you have signed a charge form.

4. Charges Made in Foreign Currencies

If you incur a Charge in a foreign currency, it will be converted into United States dollars on the date it is processed by us or our agents at a rate set by us based on an interbank, tourist or (where required by law) official rate, increased in each instance up to 2%. This rate may differ from rates in effect on the date of your Charges. Amounts converted by common carriers, such as airlines, will be billed at rates the carriers use.

5. Liability

You as the Corporate Cardmember are responsible for all Charges billed to your account. All business Charges are to be reported to the Company for expense report processing in accordance with Company policy. All business Charges billed to the Corporate Card which are reimbursable by the Company will be paid by you or paid directly by the Company under the Company's expense procedures applicable to you. You, as the Corporate Cardmember, are accountable for any reimbursements and agree to remit such funds to us promptly. This Agreement has no effect on such procedures or your right to

reimbursement or payment by the Company. To the extent that you, as the Corporate Cardmember, fail to honor any of the obligations under this Agreement, we reserve the right to collect the amount of such Charges directly from you.

6. Payments

Payment for all Charges is due immediately upon receipt of the billing statement we mail to you. You must notify us immediately of any change in your billing address. You must pay us in U.S. currency, with a draft or a check drawn on a U.S. bank and payable in U.S. dollars, or with a negotiable instrument payable in U.S. dollars and clearable through the U.S. banking system. If we decide to accept payment made in some other form, your payment will not be credited until it is converted into one of the forms described above. We may charge you any costs we incur in converting your payment. If any payment made on your account is not honored for its full amount, we may charge your account \$25 to cover collection costs on that payment, unless otherwise provided by the law of your jurisdiction.

We may accept late payments, partial payments, or any payments marked as being payment in full or as being settlement of any dispute without losing any of our rights under this Agreement or under the law. If we accept such payments, this does not mean we agree to change this Agreement in any way.

You agree to pay all court costs plus attorneys' fees of 15% of the then unpaid balance if we must refer your account to an attorney who is not our employee. You will pay a smaller amount if a court of competent jurisdiction considers a smaller amount appropriate or if applicable state law provides for a smaller amount.

7. Late Fees

We will send you a billing statement at the end of each billing period (intervals of approximately one month). Each billing statement will identify a "Closing Date" which is the cutoff date we determine for including Charges and payments for that billing period. If Charges on a billing statement remain unpaid, we may assess a late fee. The amount of the late fee depends on the length of time your account has remained unpaid and the address to which your bill is sent. Late fees will accrue as follows, unless prohibited by applicable state law:

- A. If any amount totaling more than \$35.00 is unpaid for two billing periods, then the late fee will be the greater of \$29 or 2.75% of all amounts unpaid for at least one billing period; and
- B. If any amount totaling more than \$35.00 is unpaid for three or more billing periods, then there will be an additional late fee of the greater of \$29 or 2.75% of all amounts unpaid for at least one billing period.

For the purpose of calculating late fees, we will disregard amounts owed for any annual Corporate Card fee or amounts to be repaid to us for insurance premiums. Late fees will not exceed the maximum allowed by law.

8. Problem with Goods and Services

If you have any questions, problems or disputes concerning the monthly statement, you should contact us immediately and we will take all reasonable and appropriate steps to provide the information you request or to resolve your dispute. However, unless required by law, we are not responsible for any problems you have with any goods or services you charge on the Corporate Card, and, if you have a dispute with an establishment honoring the Corporate Card, payment must be made and the dispute settled directly with the establishment. We will not be responsible if any establishment refuses to honor the Corporate Card or for any other problems you may have with such establishment.

TAB B

DUPLICATE COPY

**Corporate Card
Statement of Account****Sign-up For Online
Statements**

www.americanexpress.com/checkyourbill

Prepared For
**JOHN W GACHAGO
BRISTOL-MYERS SQUIBB**Account Number
3794-781209-61009Closing Date
01/30/04

Page 1 of 3

Previous Balance \$	New Charges \$	Other Debits \$	Payments \$	Other Credits \$	Balance Due \$	Please Pay By
947.67	800.88	27.71	0.00	20.99	1,755.27	02/15/04

For important information regarding your account refer to page 2.

Your account is 60 days past due. Submit all outstanding expenses to avoid possible cancellation.

Contact us at www.americanexpress.com/checkyourbill or call Customer Service at 1-800-528-2122.

Activity Date reflects either transaction or posting date

Card Number	3794-781209-61009	Reference Code	Amount \$
12/31/03	MUTUAL BRAINTREE 000002665 SALES/SERVICES/REPAIR SALES/SERVICES/REPAIR	MA 12/30/03 00000002665	22.70
01/06/04	EXXONMOBIL3407909427ROCKLAND PAY AT PUMP3407909427 ROC NUMBER 07U3504	MA 01/05/04	23.86
01/07/04	EXXONMOBIL5907783871EAST TAU IN-STORE 5907783871 ROC NUMBER WY81653	MA 01/06/04	1.67
01/08/04	H & M STATIONS CORP HOLBROOK 000985900 SERVICE STATION ROC NUMBER 529945	MA 01/07/04 00000985900	22.75
01/10/04	H & M STATIONS CORP HOLBROOK 000881297 SERVICE STATION ROC NUMBER 588198	MA 01/09/04 00000881297	22.15
01/12/04	SUNOCO 0663548601RANDOLPH SUNOCO 0010709 001209019 0010709 001209019 ROC NUMBER FUEL/MISC	MA 01/11/04	9.00

↓ Please fold on the perforation below, detach and return with your payment ↓

Continued on Page 3

Payment CouponAccount Number
3794-781209-61009**Please Pay By
02/15/04**Payable upon receipt in
U.S. Dollars.JOHN W GACHAGO
BRISTOL-MYERS SQUIBB
21 LINDEN PARK DR
RANDOLPH MA 02368-4703**Total Amount Due
\$1,755.27**Please enter account
number on all checks and
correspondence.Checks or drafts must be
drawn against banks
located in the U.S.Check here if address,
telephone number, or
e-mail address has
changed. Note changes on
reverse side.

Mail Payment to:

AMERICAN EXPRESS
P.O. BOX 1270
NEWARK NJ 07101-1270

0000379478120961009 000175527000080088 30HH

DUPLICATE COPY

Prepared For

JOHN W GACHAGO
BRISTOL-MYERS SQUIBBAccount Number
3794-781209-61009

Page 2 of 3

Payments: Your American Express® Corporate Card monthly statement is payable in full upon receipt. Mail the Payment Coupon portion of this form with your check drawn on a bank located in the U.S., or money order, payable in U.S. Dollars, in the enclosed envelope or mail to American Express, PO Box 360001 Fort Lauderdale, FL 33336-0001. Do not send cash. Payments received after 12:00 noon or on weekends or holidays may not be credited until the next business day. Please do not send post-dated checks. They will be deposited upon receipt. If payment is made in any other form or location, there may be a delay in processing. Please include your account number on your payment. We reserve the right to process checks electronically, at first presentment and any re-presentments, by transmitting the amount of the check, routing number, account number, and check serial number to your financial institution. Your checking account may be debited as soon as the same day we receive your payment. If we cannot collect the funds electronically at first presentment, we may issue a draft against your account for the amount of the check. If you currently send in an individual payment for business or personal expenses on the Corporate Card, please note that you are eligible to pay your bill online at www.americanexpress.com/checkyourbill.

AUTHORIZATION FOR ELECTRONIC PAYMENTS: By using the American Express Pay By Computer, Pay By Phone or any other American Express electronic payment service, you will be authorizing American Express to initiate an electronic debit to the financial account you specify in the amount you request.

Billing Inquiries: For all billing inquiries concerning your Corporate Card Account, please call 1-800-528-2122 immediately upon receipt of the statement. Please provide your name, account number, the dollar amount, and reason of the suspected error. You are not required to pay any disputed amount (or related finance or other charges) pending the resolution of the billing error inquiry. However, payment is still required for undisputed charges, which are billed to you. Requests for refunds of credit balances (designated "CR") should be made by calling us at 1-800-528-2122. Billing disputes can also be initiated online through Manage Your Card Account at www.americanexpress.com/checkyourbill.

Lost or Stolen Card: If the card is lost or stolen, in the U.S. immediately telephone 1-800-528-2122. Outside the U.S. contact the nearest American Express Travel Service Office or call any local American Express office.

In Case of Errors or Questions About Your Electronic Transfers for Your Personal Bank Account: Please contact us by calling 1-800-IPAY-AXP for Pay By Phone and Pay By Computer issues, or 1-800-CASH-NOW for Express Cash and automatic payment issues. You can also write to the Express Cash Operations address indicated on your statement. If you think your statement, receipt, or transaction is wrong, please contact us as soon as possible. We must hear from you no later than 60 days after we sent you the FIRST statement on which the problem or error appeared.

When contacting us: 1. Tell us your name and account number; 2. Provide the dollar amount of the suspected error; 3. Describe the error or the transfer you are unsure of, and explain as clearly as you can why you believe there is an error or why you need more information. We will investigate your complaint and correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error during the time it takes us to complete our investigation.

Global Assist® Hotline: Corporate Cardmembers who travel can get emergency medical and legal referrals 24 hours a day, virtually anywhere in the world. Just call 1-800-554-AMEX in the U.S. or if you're overseas, call collect at 1-715-343-7977. We will supply you with names and telephone numbers of local healthcare providers, give you information about inoculation, visas, and U.S. consulates and even advance you up to \$5,000 for hospital admission or bail. (Advances made will be charged to your Corporate Card Account). For more information about other services available through Global Assist® Hotline, call 1-800-554-AMEX.

Business Travel Accident Insurance Plan¹ and American Express® Card Baggage Insurance Plan²:

Cardmembership includes up to \$350,000 Accidental Death and Dismemberment insurance every time you travel on business and charge your common carrier tickets (air, land, or sea) to your Corporate Card Account. Non-business travel is covered for up to \$100,000. Baggage insurance pays in excess of the carrier's liability up to \$500 for check baggage and \$1,250 for carry-on.

Corporate Express Cash Inquiries: For all financial inquiries about Corporate Express Cash automated teller machine transactions, contact American Express, Express Cash Operations, P.O. Box 297815, Ft. Lauderdale, FL 33329-7815 or call 1-800-CASH-NOW. To obtain the location of the nearest participating ATM, please dial toll free 1-800-CASH-NOW. Corporate Express Cash participants who have changed their bank account must contact 1-800-CASH-NOW to obtain proper updating forms. Do not use Corporate Express Cash until the bank account has been confirmed.

Note: Your Corporation, firm, or organization may have its own policy or customized program, which takes precedence over any provision stated above.

¹ Business Travel Accident Insurance Plan is underwritten by Federal Insurance Company, a member of the Chubb Group of Insurance Companies, Warren, NJ and subject to the terms, conditions, and exclusions of Policy 6477-82-04.

² American Express Card Baggage Insurance Plan is underwritten by AMEX Assurance Company, Administrative Office, De Pere, WI and subject to the terms, conditions and exclusions of Policy AX0400.



Manage your card account online at www.americanexpress.com/checkyourbill



To Pay by Phone
1-800-472-9297

Customer Service and Billing Inquiries
1-800-528-2122
24 hours/7 days

Express Cash
1-800-CASH-NOW

Lost or Stolen Card
1-800-528-2122

International Collect:
1-336-393-1111

Hearing Impaired Services:
TTY: 1-800-221-9950
FAX: 1-800-695-9090

Global Assist
1-800-554-AMEX
International Collect:
1-715-343-7977



Correspondence

Customer Service and Billing Inquiries
P.O. Box 297812
Ft. Lauderdale, FL 33329-7812

Express Cash Operations
P.O. Box 297815
Ft. Lauderdale, FL 33329-7815

Payments
P.O. BOX 1270
NEWARK NJ
07101-1270

Change of Address
If correct on front
do not use

Name

Company

Name

Street Address

City, State

Zip Code

Area Code and

Home Phone

Area Code and

Work Phone

Email

Providing your email address to American Express will enable you to receive special offers, suited to your needs.

Prepared For
JOHN W GACHAGO
BRISTOL-MYERS SQUIBBAccount Number
3794-781209-61009Closing Date
01/30/04

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Activity Continued		Reference Code	Amount \$
01/13/04	EXXONMOBIL3401474220HARWICH PAY AT PUMP3401474220 PAY AT PUMP3401474220 ROC NUMBER PPB7134	MA 01/12/04	12.02
01/14/04	EXXONMOBIL2609670530NEW BEDF PAY AT PUMP2609670530 PAY AT PUMP2609670530 ROC NUMBER MN52311	MA 01/13/04	27.89
01/01/04	COMCAST CABLE COMM 888-633-4266 379478120 CABLE SVS CABLE SVS ROC NUMBER 0009556215	MA 12/31/03	80.68
01/08/04	PROVIDENCE BILTMORE 4014210700 36730018 LODGING LODGING	RI 01/07/04	10.00
01/12/04	THE CHARLES HOTEL F/CAMBRIDGE 001222402 FOOD/BEV FOOD/BEV	MA 01/10/04	55.63
01/08/04	D'ANGELOS #5050 Q18 FALMOUTH 98530201 FOOD-BEV FOOD-BEV	MA 01/07/04 \$84.97	84.97
01/08/04	PANERA BREAD #3860 SMITHFIELD 000474496 RESTAURANT RESTAURANT ROC NUMBER 574593	MA 01/07/04	14.36
01/11/04	PANERA BREAD #3860 SMITHFIELD 000552058 RESTAURANT RESTAURANT ROC NUMBER 539793	MA 01/10/04	24.14
01/18/04	TOGO'S EATERY/BASKINRANDOLPH 0000-0118 MISCELLANEOUS FOOD STOR MISCELLANEOUS FOOD STOR	MA 01/12/04	58.02
01/14/04	NOT YOUR AVERAGE JOEDARTMOUTH 72044502 5812/01	MA 01/13/04	75.66
01/27/04	LAURINO'S BREWSTER 0000-0127 01/FOOD AND BEVERAGE FOOD/BEV WAITER	MA 01/26/04 \$185.25 \$5.00	190.25
12/31/03	OFFICEMAX, INC. 0135BRAINTREE 013500100 OFFICE SUPPLIES 02184 OFFICE SUPPLIES 02184	MA 12/30/03	24.14
	TAX	\$1.15	
01/07/04	OFFICEMAX, INC. 0124NORTH DARTMOUTH 0124929 OFFICE SUPPLIES 02747 OFFICE SUPPLIES 02747	MA 01/06/04	21.99
	TAX	\$1.00	
01/10/04	OFFICEMAX, INC. 0124NORTH DARTMOUTH 0124931 OFFICE SUPPLIES 02747 OFFICE SUPPLIES 02747	MA 01/09/04	20.99 Credit
	TAX	\$1.00	
01/13/04	CHARLES SQUARE GARAGCAMBRIDGE 059289621 OTHER PARKING OTHER PARKING	MA 01/12/04	19.00
01/30/04	DELINQUENCY CHARGE ON	926.68	27.71
Total for JOHN W GACHAGO		New Charges/Other Debits Payments/Other Credits	828.59 -20.99

**Corporate Card
Statement of Account**

**Sign-up For Online
Statements**

www.americanexpress.com/checkyourbill

Prepared For
JOHN W GACHAGO
BRISTOL-MYERS SQUIBB

Account Number
3794-781209-61009

Closing Date
02/29/04

Page 1 of 4

Previous Balance \$	New Charges \$	Other Debits \$	Payments \$	Other Credits \$	Balance Due \$	Please Pay By
1,755.27	451.68	0.00	1,162.24	0.00	1,044.71	03/16/04

For important information regarding your account refer to page 2.

Your account is 30 days past due. Please submit all outstanding expenses to avoid possible suspension.

Contact us at www.americanexpress.com/checkyourbill or call Customer Service at 1-800-528-2122.

Activity Date reflects either transaction or posting date

Card Number	3794-781209-61009	Reference Code	Amount \$
02/13/04	PROCEEDS OF EXPENSE VOUCHER EXPENSE REPORT # TEA100197857	02/13 06086000000	-1,162.24
02/17/04	EXXONMOBIL 7504216404STOUGHTO PAY AT PUMP7504216404 PAY AT PUMP7504216404 ROC NUMBER QH35083	MA 02/16/04	25.01
02/18/04	86 MAZZEO DRIVE RT 1RANDOLPH SHELL OIL 27540382705049383040745 27540382705049383040745 ROC NUMBER 01080191SL	MA 02/17/04	25.28
02/23/04	SUNOCO 0663548601RANDOLPH SUNOCO 0019543 005431455 0019543 005431455 ROC NUMBER FUEL/MISC	MA 02/22/04	25.42
02/24/04	1808 WASHINGTON STREHANOVER SHELL OIL 11105220179055205001591 11105220179055205001591 ROC NUMBER 0109637MIS	MA 02/23/04	29.00
02/24/04	86 MAZZEO DRIVE RT 1RANDOLPH SHELL OIL 27540382705055377053321 27540382705055377053321 ROC NUMBER 0117960MIS	MA 02/23/04	8.00
02/25/04	CUMBERLAND FARMS 213DARTMOUTH SERVICE STA405612180203 SERVICE STA405612180203 ROC NUMBER 593971	MA 02/24/04 00000524944	12.49

↓ Please fold on the perforation below, detach and return with your payment ↓

Continued on Page 3

Payment Coupon

Account Number
3794-781209-61009

Please Pay By
03/16/04

Payable upon receipt in
U.S. Dollars.

JOHN W GACHAGO
BRISTOL-MYERS SQUIBB
21 LINDEN PARK DR
RANDOLPH MA 02368-4703

Total Amount Due
\$1,044.71

Please enter account
number on all checks and
correspondence.

Checks or drafts must be
drawn against banks
located in the U.S.

Check here if address,
telephone number, or
e-mail address has
changed. Note changes on
reverse side.

Mail Payment to:

AMERICAN EXPRESS
P.O. BOX 1270
NEWARK NJ 07101-1270



0000379478120961009 000104471000045168 29HH

DUPLICATE COPY

Prepared For
JOHN W GACHAGO
BRISTOL-MYERS SQUIBB

Account Number
3794-781209-61009

Page 2 of 4

Payments: Your American Express® Corporate Card monthly statement is payable in full upon receipt. Mail the Payment Coupon portion of this form with your check drawn on a bank located in the U.S., or money order, payable in U.S. Dollars, in the enclosed envelope or mail to American Express, PO Box 360001 Fort Lauderdale, FL 33336-0001. Do not send cash. Payments received after 12:00 noon or on weekends or holidays may not be credited until the next business day. Please do not send post-dated checks. They will be deposited upon receipt. If payment is made in any other form or location, there may be a delay in processing. Please include your account number on your payment. We reserve the right to process checks electronically, at first presentment and any re-presentments, by transmitting the amount of the check, routing number, account number, and check serial number to your financial institution. Your checking account may be debited as soon as the same day we receive your payment. If we cannot collect the funds electronically at first presentment, we may issue a draft against your account for the amount of the check. If you currently send in an individual payment for business or personal expenses on the Corporate Card, please note that you are eligible to pay your bill online at www.americanexpress.com/checkyourbill.

AUTHORIZATION FOR ELECTRONIC PAYMENTS: By using the American Express Pay By Computer, Pay By Phone or any other American Express electronic payment service, you will be authorizing American Express to initiate an electronic debit to the financial account you specify in the amount you request.

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Lost or Stolen Card: If the card is lost or stolen, in the U.S. immediately telephone 1-800-528-2122. Outside the U.S. contact the nearest American Express Travel Service Office or call any local American Express office.

In Case of Errors or Questions About Your Electronic Transfers for Your Personal Bank Account: Please contact us by calling 1-800-IPAY-AXP for Pay By Phone and Pay By Computer issues, or 1-800-CASH-NOW for Express Cash and automatic payment issues. You can also write to the Express Cash Operations address indicated on your statement. If you think your statement, receipt, or transaction is wrong, please contact us as soon as possible. We must hear from you no later than 60 days after we sent you the FIRST statement on which the problem or error appeared.

When contacting us: 1. Tell us your name and account number; 2. Provide the dollar amount of the suspected error; 3. Describe the error or the transfer you are unsure of, and explain as clearly as you can why you believe there is an error or why you need more information. We will investigate your complaint and correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error during the time it takes us to complete our investigation.

Global Assist® Hotline: Corporate Cardmembers who travel can get emergency medical and legal referrals 24 hours a day, virtually anywhere in the world. Just call 1-800-554-AMEX in the U.S. or if you're overseas, call collect at 1-715-343-7977. We will supply you with names and telephone numbers of local healthcare providers, give you information about inoculation, visas, and U.S. consulates and even advance you up to \$5,000 for hospital admission or bail. (Advances made will be charged to your Corporate Card Account). For more information about other services available through Global Assist® Hotline, call 1-800-554-AMEX.

Business Travel Accident Insurance Plan¹ and American Express® Card Baggage Insurance Plan²:

Cardmembership includes up to \$350,000 Accidental Death and Dismemberment insurance every time you travel on business and charge your common carrier tickets (air, land, or sea) to your Corporate Card Account. Non-business travel is covered for up to \$100,000. Baggage insurance pays in excess of the carrier's liability up to \$500 for check baggage and \$1,250 for carry-on.

Corporate Express Cash Inquiries: For all financial inquiries about Corporate Express Cash automated teller machine transactions, contact American Express, Express Cash Operations, P.O. Box 297815, Ft. Lauderdale, FL 33329-7815 or call 1-800-CASH-NOW. To obtain the location of the nearest participating ATM, please dial toll free 1-800-CASH-NOW. Corporate Express Cash participants who have changed their bank account must contact 1-800-CASH-NOW to obtain proper updating forms. Do not use Corporate Express Cash until the bank account has been confirmed.

Note: Your Corporation, firm, or organization may have its own policy or customized program, which takes precedence over any provision stated above.

¹ Business Travel Accident Insurance Plan is underwritten by Federal Insurance Company, a member of the Chubb Group of Insurance Companies, Warren, NJ and subject to the terms, conditions, and exclusions of Policy 6477-82-04.

² American Express Card Baggage Insurance Plan is underwritten by AMEX Assurance Company, Administrative Office, De Pere, WI and subject to the terms, conditions and exclusions of Policy AX0400.



Manage your card account online at www.americanexpress.com/checkyourbill



To Pay by Phone
1-800-472-9297

Customer Service and Billing Inquiries
1-800-528-2122
24 hours/7 days

Express Cash
1-800-CASH-NOW

Lost or Stolen Card
1-800-528-2122

International Collect:
1-336-393-1111

Hearing Impaired Services:
TTY: 1-800-221-9950
FAX: 1-800-695-9090

Global Assist
1-800-554-AMEX
International Collect:
1-715-343-7977



Correspondence

Customer Service and Billing Inquiries
P.O. Box 297812
Ft. Lauderdale, FL 33329-7812

Express Cash Operations
P.O. Box 297815
Ft. Lauderdale, FL 33329-7815

Payments
P.O. BOX 1270
NEWARK NJ
07101-1270

Change of Address
If correct on front
do not use

Name

Company Name

Street Address

City, State

Zip Code

Area Code and Home Phone

Area Code and Work Phone

Email

Providing your email address to American Express will enable you to receive special offers, suited to your needs.

Prepared For
JOHN W GACHAGO
BRISTOL-MYERS SQUIBB

Account Number
3794-781209-61009

Closing Date
02/29/04

Page 3 of 4

Activity Continued			Reference Code	Amount \$
02/28/04	H & M STATIONS CORP HOLBROOK SERVICE STATIONS SERVICE STATIONS ROC NUMBER 553924	MA 02/27/04	00000369619	24.00
02/23/04	AT&T CARD CALLS/SDN - 02/23/04 TELECOMMUNICATION SERVICE - DETAIL ENCL		00000030291	0.47
02/18/04	THE CANDLEWORKS NEW BEDFORD 42581710 FOOD/BEVERAGE	MA 02/17/04	00042581710	108.82
02/18/04	DAVE & BUSTER'S #23 PROVIDENCE 004988212 FOOD/BEV FOOD/BEV TIP \$49.13 \$10.00	RI 02/17/04	00004988212	59.13
02/25/04	MA RAFFA'S ITALIAN NEW BEDFORD 402241228 FOOD-BEV FOOD-BEV TIP \$44.07	MA 02/24/04	00402241228	44.07
02/25/04	NEW YORK BAGEL CO #2N DARTMOUTH 317446 BAGELS, BAGELS, ROC NUMBER 0000000009	MA 02/24/04	00000317446	2.94
02/28/04	DUNKIN DONUT#331186 BRIDGEWATER 53131202 FAST FOOD RESTAURANT FAST FOOD RESTAURANT	MA 02/26/04	00053131202	2.66
02/29/04	TOGO'S EATERY/BASKINRANDOLPH 0000-0229 MISCELLANEOUS FOOD STOR MISCELLANEOUS FOOD STOR	MA 02/27/04		11.65
02/17/04	STAPLES AVON 000504274 OFFICE SUPPLIES OFFICE SUPPLIES	MA 02/16/04	00000504274	25.17
02/18/04	STAPLES AVON 000109502 OFFICE SUPPLIES OFFICE SUPPLIES	MA 02/17/04	00000109502	21.51
02/25/04	MARX ENTERPRISES INC5089970745 00000001 AUTO SERVICES	MA 02/24/04	00000000001	24.86
02/26/04	USPS 4371430540 FALMOUTH 371430540 POSTAL SERVICES POSTAL SERVICES	MA 02/25/04	00371430540	1.20
Total for JOHN W GACHAGO			New Charges/Other Debits Payments/Other Credits	451.68 -1,162.24

Telecommunications Invoice



ATT

CARD CALLS/SDN

AT&T THE RIGHT CHOICE LOOK AND LISTEN FOR "AT&T".
IF YOU DON'T HEAR "AT&T" HANG UP AND DIAL
10+ATT+O+AREACODE+NUMBER.

Charges received through
February 23, 2004
Account Number
3794-781209-61009
Telecom Reference Number
2296957525

TOTAL AT&T \$0.47

FEES, TAXES, AND CREDITS

Date	Time	Description	Amount \$
FEB23	12:00	TOTAL DOMESTIC DISCOUNT	-0.34
FEB23	12:00	FEDERAL EXCISE TAX	0.01
SUBTOTAL FEES, TAXES, AND CREDITS:			-0.33

Continued on reverse

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Prepared For

JOHN W GACHAGO
BRISTOL-MYERS SQUIBBAccount Number
3794-781209-61009

Page 4 of 4

Telecommunications Detail Continued

DOMESTIC CALLS:

Date	Time	Called From/Called To	Rate*	Mins	Amount \$
JAN13	08:44	RANDOLPH MA 781-961-9963 PRINCETON NJ 609-419-6000	D	2	0.80

SUBTOTAL ITEMIZED CALLS: 0.80

* W=WKEND D=DAY E=EVE N=NITE U=NO RATE P=PEAK O=OFFPK INTL: D=DISC E=ECON S=STD
LONG DISTANCE TELEPHONE SERVICE PROVIDED BY AT&T
AT&T'S CUSTOMER SERVICE NUMBER IS 1-800-253-8845

**Corporate Card
Statement of Account****Sign-up For Online
Statements**

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Prepared For
JOHN W GACHAGO
BRISTOL-MYERS SQUIBBAccount Number
3794-781209-61009Closing Date
03/30/04

Page 1 of 5

Previous Balance \$	New Charges \$	Other Debits \$	Payments \$	Other Credits \$	Balance Due \$
1,044.71	1,827.77	0.00	628.12	0.00	2,244.36

**Please Pay By
Due \$ 04/15/04**For important information
regarding your account
refer to page 2.

Your account is 30 days past due. Please submit all outstanding expenses to avoid possible suspension.

Contact us at www.americanexpress.com/checkyourbill or call Customer Service at 1-800-528-2122.

Activity Date reflects either transaction or posting date

Card Number	3794-781209-61009	Reference Code	Amount \$
03/16/04	PROCEEDS OF EXPENSE VOUCHER EXPENSE REPORT # TEA100221029	03/16 06066000000	-628.12
03/01/04	EXXONMOBIL 3401243310 WYOMING PAY AT PUMP 3401243310 ROC NUMBER UB92785	RI 02/29/04	26.44
03/03/04	EXXONMOBIL 3401343243 HYANNIS PAY AT PUMP 3401343243 ROC NUMBER M9U4222	MA 03/02/04	31.00
03/05/04	SUNOCO 0012137608 HANOVER SUNOCO 0048718 006536916 0048718 006536916 ROC NUMBER FUEL/MISC	MA 03/04/04	29.37
03/10/04	GETTY 30344001 RANDOLPH GETTY GAS/MISC 069001000005 GAS/MISC 069001000005	MA 03/09/04	25.03
03/12/04	GETTY 30344001 RANDOLPH GETTY GAS/MISC 071001000010 GAS/MISC 071001000010	MA 03/11/04	24.50
03/16/04	EXXONMOBIL 5903410420 BRAINTREE PAY AT PUMP 5903410420 PAY AT PUMP 5903410420 ROC NUMBER SZ29176	MA 03/15/04	25.90

↓ Please fold on the perforation below, detach and return with your payment ↓

Continued on Page 3

Payment CouponAccount Number
3794-781209-61009**Please Pay By
04/15/04**Payable upon receipt in
U.S. Dollars.JOHN W GACHAGO
BRISTOL-MYERS SQUIBB
21 LINDEN PARK DR
RANDOLPH MA 02368-4703**Total Amount Due
\$2,244.36**Please enter account
number on all checks and
correspondence.Checks or drafts must be
drawn against banks
located in the U.S.Check here if address,
telephone number, or
e-mail address has
changed. Note changes on
reverse side.

Mail Payment to:

AMERICAN EXPRESS
P.O. BOX 1270
NEWARK NJ 07101-1270

0000379478120961009 000224436000182777 30HH

Prepared For
JOHN W GACHAGO
BRISTOL-MYERS SQUIBB

Account Number
3794-781209-61009

Page 2 of 5

Payments: Your American Express® Corporate Card monthly statement is payable in full upon receipt. Mail the Payment Coupon portion of this form with your check drawn on a bank located in the U.S., or money order, payable in U.S. Dollars, in the enclosed envelope or mail to American Express, PO Box 360001 Fort Lauderdale, FL 33336-0001. Do not send cash. Payments received after 12:00 noon or on weekends or holidays may not be credited until the next business day. Please do not send post-dated checks. They will be deposited upon receipt. If payment is made in any other form or location, there may be a delay in processing. Please include your account number on your payment. We reserve the right to process checks electronically, at first presentment and any re-presentments, by transmitting the amount of the check, routing number, account number, and check serial number to your financial institution. Your checking account may be debited as soon as the same day we receive your payment. If we cannot collect the funds electronically at first presentment, we may issue a draft against your account for the amount of the check. If you currently send in an individual payment for business or personal expenses on the Corporate Card, please note that you are eligible to pay your bill online at www.americanexpress.com/checkyourbill.

AUTHORIZATION FOR ELECTRONIC PAYMENTS: By using the American Express Pay By Computer, Pay By Phone or any other American Express electronic payment service, you will be authorizing American Express to initiate an electronic debit to the financial account you specify in the amount you request.

Billing Inquiries: For all billing inquiries concerning your Corporate Card Account, please call 1-800-528-2122 immediately upon receipt of the statement. Please provide your name, account number, the dollar amount, and reason of the suspected error. You are not required to pay any disputed amount (or related finance or other charges) pending the resolution of the billing error inquiry. However, payment is still required for undisputed charges, which are billed to you. Requests for refunds of credit balances (designated "CR") should be made by calling us at 1-800-528-2122. Billing disputes can also be initiated online through Manage Your Card Account at www.americanexpress.com/checkyourbill.

Lost or Stolen Card: If the card is lost or stolen, in the U.S. immediately telephone 1-800-528-2122. Outside the U.S. contact the nearest American Express Travel Service Office or call any local American Express office.

In Case of Errors or Questions About Your Electronic Transfers for Your Personal Bank Account: Please contact us by calling 1-800-IPAY-AXP for Pay By Phone and Pay By Computer issues, or 1-800-CASH-NOW for Express Cash and automatic payment issues. You can also write to the Express Cash Operations address indicated on your statement. If you think your statement, receipt, or transaction is wrong, please contact us as soon as possible. We must hear from you no later than 60 days after we sent you the FIRST statement on which the problem or error appeared.

When contacting us: 1. Tell us your name and account number; 2. Provide the dollar amount of the suspected error; 3. Describe the error or the transfer you are unsure of, and explain as clearly as you can why you believe there is an error or why you need more information. We will investigate your complaint and correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error during the time it takes us to complete our investigation.

Global Assist® Hotline: Corporate Cardmembers who travel can get emergency medical and legal referrals 24 hours a day, virtually anywhere in the world. Just call 1-800-554-AMEX in the U.S. or if you're overseas, call collect at 1-715-343-7977. We will supply you with names and telephone numbers of local healthcare providers, give you information about inoculation, visas, and U.S. consulates and even advance you up to \$5,000 for hospital admission or bail. (Advances made will be charged to your Corporate Card Account). For more information about other services available through Global Assist® Hotline, call 1-800-554-AMEX.

Business Travel Accident Insurance Plan¹ and American Express® Card Baggage Insurance Plan²:

Cardmembership includes up to \$350,000 Accidental Death and Dismemberment insurance every time you travel on business and charge your common carrier tickets (air, land, or sea) to your Corporate Card Account. Non-business travel is covered for up to \$100,000. Baggage insurance pays in excess of the carrier's liability up to \$500 for check baggage and \$1,250 for carry-on.

Corporate Express Cash Inquiries: For all financial inquiries about Corporate Express Cash automated teller machine transactions, contact American Express, Express Cash Operations, P.O. Box 297815, Ft. Lauderdale, FL 33329-7815 or call 1-800-CASH-NOW. To obtain the location of the nearest participating ATM, please dial toll free 1-800-CASH-NOW. Corporate Express Cash participants who have changed their bank account must contact 1-800-CASH-NOW to obtain proper updating forms. Do not use Corporate Express Cash until the bank account has been confirmed.

Note: Your Corporation, firm, or organization may have its own policy or customized program, which takes precedence over any provision stated above.

¹ Business Travel Accident Insurance Plan is underwritten by Federal Insurance Company, a member of the Chubb Group of Insurance Companies, Warren, NJ and subject to the terms, conditions, and exclusions of Policy 6477-82-04.

² American Express Card Baggage Insurance Plan is underwritten by AMEX Assurance Company, Administrative Office, De Pere, WI and subject to the terms, conditions and exclusions of Policy AX0400.



Manage your card account online at www.americanexpress.com/checkyourbill



To Pay by Phone
1-800-472-9297

Customer Service and Billing Inquiries
1-800-528-2122
24 hours/7 days

Express Cash
1-800-CASH-NOW

Lost or Stolen Card
1-800-528-2122

International Collect:
1-336-393-1111

Hearing Impaired Services:
TTY: 1-800-221-9950
FAX: 1-800-695-9090

Global Assist
1-800-554-AMEX
International Collect:
1-715-343-7977



Correspondence

Customer Service and Billing Inquiries
P.O. Box 297812
Ft. Lauderdale, FL 33329-7812

Express Cash Operations
P.O. Box 297815
Ft. Lauderdale, FL 33329-7815

Payments
P.O. BOX 1270
NEWARK NJ
07101-1270

Change of Address
If correct on front
do not use

Name

Company Name

Street Address

City, State

Zip Code

Area Code and Home Phone

Area Code and Work Phone

Email

Providing your email address to American Express will enable you to receive special offers, suited to your needs.

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Prepared For
JOHN W GACHAGO
BRISTOL-MYERS SQUIBB

Account Number
3794-781209-61009

Closing Date
03/30/04

Page 3 of 5

Activity Continued				Reference Code	Amount \$
03/20/04	SUNOCO	0012365304NORWELL	MA		
	SUNOCO	0047167 008036389	03/19/04		30.00
		0047167 008036389			
		ROC NUMBER FUEL/MISC			
03/23/04	1525 SMITH ST	N PROVIDENCE	RI		
	SHELL OIL	23861000463083276033558	03/22/04		12.36
		23861000463083276033558			
		ROC NUMBER 00208911SL			
03/24/04	SUNOCO	0006111914NEW BEDFORD	MA		
	SUNOCO	0003359 008436636	03/24/04		27.76
		0003359 008436636			
		ROC NUMBER FUEL/MISC			
03/26/04	86 MAZZEO DRIVE RT 1	RANDOLPH	MA		
	SHELL OIL	27540382705086395004251	03/25/04		28.85
		27540382705086395004251			
		ROC NUMBER 01691931SL			
03/27/04	CUMBERLAND FARMS	209N DARTMOUTH	MA	00000872415	
		SERVICE STA408711180178	03/26/04		11.78
		SERVICE STA408711180178			
		ROC NUMBER 547064			
03/29/04	MUTUAL	BRAINTREE	MA	00000000852	
	000000852 SALES/SERVICES/REPAIR		03/28/04		25.10
		SALES/SERVICES/REPAIR			
03/23/04	AT&T CARD CALLS/SDN -	03/23/04		00000030391	
	TELECOMMUNICATION SERVICE -	DETAIL ENCL			2.11
03/02/04	COMCAST CABLE COMM	888-633-4266	MA	00379478120	
	379478120 CABLE SVS		03/01/04		45.99
		CABLE SVS			
		ROC NUMBER 0034922155			
03/03/04	CINGWS*654628081BOS	WICHITA FAL	TX	00024506200	
	24506200 TELEPHONE SERVICE/EQUIP		03/01/04		208.02
03/03/04	CINGWS*654628081BOS	WICHITA FAL	TX	00024507250	
	24507250 TELEPHONE SERVICE/EQUIP		03/01/04		104.01
03/04/04	COMCAST CABLE COMM	888-633-4266	MA	00379478120	
	379478120 CABLE SVS		03/03/04		59.18
		CABLE SVS			
		ROC NUMBER 0035968676			
03/03/04	PANERA BREAD #3860	SMITHFIELD	MA	00000555793	
	000555793 FAST FOOD RESTAURANTS		03/02/04		7.93
		FAST FOOD RESTAURANTS			
		ROC NUMBER 558965			
03/04/04	BASKIN ROBBINS HANOVHANOVER		MA	00006422343	
	006422343 FOOD/BEV		03/02/04		12.10
		FOOD/BEV			
03/04/04	AMARI	EAST SANDWICH	MA	00000005382	
	5382 RESTAURANT		03/03/04		148.47
	FOOD/BEV				
	TIP				\$128.47
					\$20.00
03/04/04	NOT YOUR AVERAGE JOERANDOLPH		MA	00072005221	
	72005221 FOOD/BEVERAGE		03/03/04		37.24
03/07/04	JOE'S AMERICAN BAR& BRAINTREE		MA	00090972200	
	90972200 FOOD-BEV		03/05/04		84.57
		FOOD-BEV			\$70.57
		WAITER			\$14.00
03/10/04	NEW YORK BAGEL CO #2N DARTMOUTH		MA	00000145145	
	145145 BAGELS,		03/09/04		9.21
		BAGELS,			
		ROC NUMBER 0000000017			
03/10/04	CAPRICCIO RSTR PROVIDENCE RI			00000344644	
	000344644 FOOD AND BEVERAGE		03/09/04		241.45
		FOOD AND BEVERAGE			
		TIP			
			00002000		
03/11/04	PANERA BREAD #3860	SMITHFIELD	MA	00000436997	
	000436997 FAST FOOD RESTAURANTS		03/10/04		39.60
		FAST FOOD RESTAURANTS			
		ROC NUMBER 550736			

Continued on reverse

Prepared For
JOHN W GACHAGO
BRISTOL-MYERS SQUIBBAccount Number
3794-781209-61009

Page 4 of 5

Activity Continued				Reference Code	Amount \$
03/12/04	NOT YOUR AVERAGE JOERANDOLPH 49910066 FOOD/BEVERAGE	MA 03/11/04	00049910066		82.80
03/14/04	TOGO'S EATERY/BASKINRANDOLPH 0000-0314 MISCELLANEOUS FOOD STOR MISCELLANEOUS FOOD STOR	MA 03/11/04			21.29
03/21/04	TOGO'S EATERY/BASKINRANDOLPH 0000-0321 MISCELLANEOUS FOOD STOR MISCELLANEOUS FOOD STOR	MA 03/16/04			157.24
03/22/04	ALBA BAR & GRILL QUINCY OO FOOD/BEV FOOD/BEV TIP	MA 03/20/04 \$62.48 \$10.00			72.48
03/26/04	TK OMALLEY OF DARTMONORTH DARTMOUT 008614457 FOOD/BEV FOOD/BEV TIP	MA 03/25/04 \$27.11 \$4.00	00008614457		31.11
03/02/04	STAPLES PROVIDENCE 000118414 OFFICE SUPPLIES OFFICE SUPPLIES	RI 03/01/04	00000118414		3.01
03/03/04	KINKO'S INC: 0386 Hyannis 013343 02601- 02601- TAX	MA 03/02/04 \$.82	00001334300		17.26
03/03/04	KINKO'S INC: 0781 Braintree 050847 02184- 02184- TAX	MA 03/02/04 \$.17	00005084700		3.57
03/05/04	BROOKS PHARMACY #533BROCKTON 00003176 PRESCRIPTIONS SUNDRIES	MA 03/03/04	00000003176		3.14
03/05/04	KINKO'S INC: 0386 Hyannis 013425 02601- 02601- TAX	MA 03/04/04 \$.12	00001342500		2.50
03/06/04	KINKO'S INC: 0781 Braintree 051310 02184- 02184- TAX	MA 03/05/04 \$.06	00005131000		2.18
03/21/04	THE UPS STORE #0349 RANDOLPH 214000807 BUSINESS SERVICES BUSINESS SERVICES ROC NUMBER 517026	MA 03/20/04	00214000807		88.49
03/30/04	KINKO'S INC: 3593 Providence 060750 02906- 02906- TAX	RI 03/29/04 \$.06	00006075000		2.73
03/30/04	STAPLES PROVIDENCE 000122347 OFFICE SUPPLIES OFFICE SUPPLIES	RI 03/29/04	00000122347		33.12
03/02/04	USPS 4371430102 PROVIDENCE 371430102 POSTAL SERVICES POSTAL SERVICES	RI 03/01/04	00371430102		1.78
03/06/04	USPS 4371430368 RANDOLPH 371430368 POSTAL SERVICES POSTAL SERVICES	MA 03/05/04	00371430368		3.25
03/11/04	USPS 4371430571 WAREHAM 371430571 POSTAL SERVICES POSTAL SERVICES	MA 03/10/04	00371430571		3.85
Total for JOHN W GACHAGO				New Charges/Other Debits Payments/Other Credits	1,827.77 -628.12

Continued on next page

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Prepared For
JOHN W GACHAGO
BRISTOL-MYERS SQUIBB

Account Number
3794-781209-61009

Closing Date
03/30/04

Page 5 of 5

Telecommunications Invoice



ATT
CARD CALLS/SDN

AT&T THE RIGHT CHOICE LOOK AND LISTEN FOR "AT&T".
IF YOU DON'T HEAR "AT&T" HANG UP AND DIAL
10+ATT+O+AREACODE+NUMBER.

Charges received through
March 23, 2004
Account Number
3794-781209-61009
Telecom Reference Number
2296957525

TOTAL AT&T \$2.11

FEES, TAXES, AND CREDITS

Date	Time	Description	Amount \$
MAR23	12:00	TOTAL DOMESTIC DISCOUNT	-0.75
MAR23	12:00	FEDERAL EXCISE TAX	0.06
MAR23	12:00	STATE TAX/SURCHARGE	0.05
MAR23	12:00	LOCAL TAX/SURCHARGE	0.05

SUBTOTAL FEES, TAXES, AND CREDITS: -0.59

DOMESTIC CALLS:

Date	Time	Called From/Called To	Rate*	Mins	Amount \$
FEB10	18:10	PHOENIX AZ 602-337-9036 TEMPE	AZ 480-505-3076 E	2	1.32
FEB19	15:32	MADISON NH 603-367-9285 NEWBEDFORD	MA 508-985-5040 D	2	1.38

SUBTOTAL ITEMIZED CALLS: 2.70

* W=WKEND D=DAY E=EVE N=NITE U=NO RATE P=PEAK O=OFFPK INTL: D=DISC E=ECON S=STD
LONG DISTANCE TELEPHONE SERVICE PROVIDED BY AT&T
AT&T'S CUSTOMER SERVICE NUMBER IS 1-800-253-8845

**Corporate Card
Statement of Account**

**Sign-up For Online
Statements**

www.americanexpress.com/checkyourbill

Prepared For
JOHN W GACHAGO
BRISTOL-MYERS SQUIBB

Account Number
3794-781209-61009

Closing Date
04/29/04

Page 1 of 4

Previous Balance \$	New Charges \$	Other Debits \$	Payments \$	Other Credits \$	Balance Please Pay By Due \$ 05/15/04
2,244.36	1,209.35	0.00	1,858.24	0.00	1,595.47

For important information regarding your account refer to page 2.

Your account is 30 days past due. Please submit all outstanding expenses to avoid possible suspension.

Contact us at www.americanexpress.com/checkyourbill or call Customer Service at 1-800-528-2122.

Activity Date reflects either transaction or posting date

Card Number 3794-781209-61009	Reference Code	Amount \$
04/23/04 PROCEEDS OF EXPENSE VOUCHER EXPENSE REPORT # TEA100238408	04/23 06066000000	-1,858.24
04/01/04 GETTY 30344001 RANDOLPH MA GETTY GAS/MISC 091001000004 03/31/04 GAS/MISC 091001000004		27.00
04/03/04 EXXONMOBIL 5907783871 EAST TAU MA PAY AT PUMP 5907783871 04/02/04 PAY AT PUMP 5907783871 ROC NUMBER WY88112		10.00
04/06/04 EXXONMOBIL 2609714320 NEW BEDF MA PAY AT PUMP 2609714320 04/05/04 PAY AT PUMP 2609714320 ROC NUMBER QVB4403		27.00
04/08/04 EXXONMOBIL 2609626466 PLYMOUTH MA PAY AT PUMP 2609626466 04/07/04 PAY AT PUMP 2609626466 ROC NUMBER LZ93313		10.03
04/08/04 SUNOCO 0663548601 RANDOLPH MA SUNOCO 0029453 009911449 04/08/04 0029453 009911449 ROC NUMBER FUEL/MISC		8.00
04/09/04 EXXONMOBIL 2609626466 PLYMOUTH MA PAY AT PUMP 2609626466 04/08/04 PAY AT PUMP 2609626466 ROC NUMBER LZ92858		11.11

↓ Please fold on the perforation below, detach and return with your payment ↓

Continued on Page 3

Payment Coupon

Account Number
3794-781209-61009

**Please Pay By
05/15/04**

Payable upon receipt in U.S. Dollars.

JOHN W GACHAGO
BRISTOL-MYERS SQUIBB
21 LINDEN PARK DR
RANDOLPH MA 02368-4703

**Total Amount Due
\$1,595.47**

Please enter account number on all checks and correspondence.

Checks or drafts must be drawn against banks located in the U.S.

Check here if address, telephone number, or e-mail address has changed. Note changes on reverse side.

Mail Payment to:

AMERICAN EXPRESS
P.O. BOX 1270
NEWARK NJ 07101-1270

0000379478120961009 000159547000120935 29HH

Prepared For
JOHN W GACHAGO
BRISTOL-MYERS SQUIBB

Account Number
3794-781209-61009

Page 2 of 4

Payments: Your American Express® Corporate Card monthly statement is payable in full upon receipt. Mail the Payment Coupon portion of this form with your check drawn on a bank located in the U.S., or money order, payable in U.S. Dollars, in the enclosed envelope or mail to American Express, PO Box 360001 Fort Lauderdale, FL 33336-0001. Do not send cash. Payments received after 12:00 noon or on weekends or holidays may not be credited until the next business day. Please do not send post-dated checks. They will be deposited upon receipt. If payment is made in any other form or location, there may be a delay in processing. Please include your account number on your payment. We reserve the right to process checks electronically, at first presentment and any re-presentments, by transmitting the amount of the check, routing number, account number, and check serial number to your financial institution. Your checking account may be debited as soon as the same day we receive your payment. If we cannot collect the funds electronically at first presentment, we may issue a draft against your account for the amount of the check. If you currently send in an individual payment for business or personal expenses on the Corporate Card, please note that you are eligible to pay your bill online at www.americanexpress.com/checkyourbill.

AUTHORIZATION FOR ELECTRONIC PAYMENTS: By using the American Express Pay By Computer, Pay By Phone or any other American Express electronic payment service, you will be authorizing American Express to initiate an electronic debit to the financial account you specify in the amount you request.

Billing Inquiries: For all billing inquiries concerning your Corporate Card Account, please call 1-800-528-2122 immediately upon receipt of the statement. Please provide your name, account number, the dollar amount, and reason of the suspected error. You are not required to pay any disputed amount (or related finance or other charges) pending the resolution of the billing error inquiry. However, payment is still required for undisputed charges, which are billed to you. Requests for refunds of credit balances (designated "CR") should be made by calling us at 1-800-528-2122. Billing disputes can also be initiated online through Manage Your Card Account at www.americanexpress.com/checkyourbill.

Lost or Stolen Card: If the card is lost or stolen, in the U.S. immediately telephone 1-800-528-2122. Outside the U.S. contact the nearest American Express Travel Service Office or call any local American Express office.

In Case of Errors or Questions About Your Electronic Transfers for Your Personal Bank Account: Please contact us by calling 1-800-IPAY-AXP for Pay By Phone and Pay By Computer issues, or 1-800-CASH-NOW for Express Cash and automatic payment issues. You can also write to the Express Cash Operations address indicated on your statement. If you think your statement, receipt, or transaction is wrong, please contact us as soon as possible. We must hear from you no later than 60 days after we sent you the FIRST statement on which the problem or error appeared.

When contacting us: 1. Tell us your name and account number; 2. Provide the dollar amount of the suspected error; 3. Describe the error or the transfer you are unsure of, and explain as clearly as you can why you believe there is an error or why you need more information. We will investigate your complaint and correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error during the time it takes us to complete our investigation.

Global Assist® Hotline: Corporate Cardmembers who travel can get emergency medical and legal referrals 24 hours a day, virtually anywhere in the world. Just call 1-800-554-AMEX in the U.S. or if you're overseas, call collect at 1-715-343-7977. We will supply you with names and telephone numbers of local healthcare providers, give you information about inoculation, visas, and U.S. consulates and even advance you up to \$5,000 for hospital admission or bail. (Advances made will be charged to your Corporate Card Account). For more information about other services available through Global Assist® Hotline, call 1-800-554-AMEX.

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Manage your card account online at www.americanexpress.com/checkyourbill



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 1-800-472-9297

Customer Service and Billing Inquiries
 1-800-528-2122
 24 hours/7 days

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 FAX: 1-800-695-9090

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Correspondence

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 P.O. Box 297812
 Ft. Lauderdale, FL 33329-7812

Express Cash Operations
 P.O. Box 297815
 Ft. Lauderdale, FL 33329-7815

Payments
 P.O. BOX 1270
 NEWARK NJ
 07101-1270

Change of Address
 If correct on front do not use

Name																				
Company Name																				
Street Address																				
City, State																				
Zip Code																				
Area Code and Home Phone																				
Area Code and Work Phone																				
Email																				

Providing your email address to American Express will enable you to receive special offers, suited to your needs.

Prepared For
JOHN W GACHAGO
BRISTOL-MYERS SQUIBBAccount Number
3794-781209-61009Closing Date
04/29/04

Page 3 of 4

Activity Continued		Reference Code	Amount \$
04/10/04	EXXONMOBIL3401264753PROVIDEN PAY AT PUMP3401264753 PAY AT PUMP3401264753 ROC NUMBER SXQ5947	RI 04/09/04	26.93
04/14/04	EXXONMOBIL3401244334MILTON PAY AT PUMP3401244334 PAY AT PUMP3401244334 ROC NUMBER RGH1517	MA 04/13/04	27.98
04/27/04	EXXONMOBIL5903410420BRAINTRE PAY AT PUMP5903410420 PAY AT PUMP5903410420 ROC NUMBER SZ24919	MA 04/25/04	27.07
04/29/04	CUMBERLAND FARMS 209N DARTMOUTH SERVICE STA412012180178 SERVICE STA412012180178 ROC NUMBER 592138	MA 04/28/04	26.48
04/23/04	AT&T CARD CALLS/SDN - 04/23/04 TELECOMMUNICATION SERVICE - DETAIL ENCL	00000030491	2.11
04/02/04	COMCAST CABLE COMM 888-633-4266 379478120 CABLE SVS CABLE SVS ROC NUMBER 0047921846	MA 04/01/04	45.95
04/29/04	CINGWS*654628081BOS WICHITA FAL 27849902 TELEPHONE SERVICE/EQUIP	TX 04/28/04	299.27
03/31/04	LES ZYGOMATES BOSTON 10826906 FOOD AND BEVERAGE FOOD/BEV TIP	MA 03/30/04 \$155.00	155.00
03/31/04	BLACKFIN CHOPHOUSE ASSOC HINGHAM 000000065 FOOD AND BEVERAGE FOOD AND BEVERAGE TIP	MA 03/31/04 00002000	138.85
04/03/04	ALBA BAR & GRILL QUINCY 1 FOOD/BEV FOOD/BEV TIP	MA 04/02/04 \$145.96 \$15.00	160.96
04/14/04	BASKIN ROBBINS HANOVHANOVER 010529776 FOOD/BEV FOOD/BEV	MA 04/12/04	13.84
04/28/04	NOT YOUR AVERAGE JOERANDOLPH 49910072 FOOD/BEVERAGE	MA 04/27/04	75.00
03/31/04	BARNES & NOBLE BRAINTREE 19890331 BOOKS/SUPPLIES/GIFTS BOOKS/SUPPLIES/GIFTS	MA 03/30/04	3.26
04/06/04	THE UPS STORE #0349 RANDOLPH 218000023 BUSINESS SERVICES BUSINESS SERVICES ROC NUMBER 517115	MA 04/01/04	6.15
04/06/04	CINGULAR B004 7003 8882843014 60133953 CELLULAR PHONE/SLS/SVC	MA 04/03/04	104.00
04/06/04	KINKO'S INC: 0386 Hyannis 014450 02601- TAX	MA 04/05/04 \$.16	3.36
Total for JOHN W GACHAGO		New Charges/Other Debits Payments/Other Credits	1,209.35 -1,858.24

Continued on reverse

Prepared For
JOHN W GACHAGO
BRISTOL-MYERS SQUIBB

Account Number
3794-781209-61009

Page 4 of 4

Telecommunications Invoice



ATT

CARD CALLS/SDN

AT&T THE RIGHT CHOICE LOOK AND LISTEN FOR "AT&T".
IF YOU DON'T HEAR "AT&T" HANG UP AND DIAL
10+ATT+O+AREACODE+NUMBER.

Charges received through
April 23, 2004
Account Number
3794-781209-61009
Telecom Reference Number
2296957525

TOTAL AT&T \$2.11

FEES, TAXES, AND CREDITS

Date	Time	Description	Amount \$
APR23	12:00	TOTAL DOMESTIC DISCOUNT	-1.54
APR23	12:00	FEDERAL EXCISE TAX	0.06

SUBTOTAL FEES, TAXES, AND CREDITS: -1.48

DOMESTIC CALLS:

Date	Time	Called From/Called To	Rate*	Mins	Amount \$
MAR21	19:49	RANDOLPH MA 781-961-9963 PLAINSBORO NJ	609-897-2000 E	13	1.47
MAR21	20:04	RANDOLPH MA 781-961-9963 PLAINSBORO NJ	609-897-2000 E	1	0.72
MAR21	20:06	RANDOLPH MA 781-961-9963 PLAINSBORO NJ	609-897-2000 E	12	1.40

SUBTOTAL ITEMIZED CALLS: 3.59

* W=WKEND D=DAY E=EVE N=NITE U=NO RATE P=PEAK O=OFFPK INTL: D=DISC E=ECON S=STD

LONG DISTANCE TELEPHONE SERVICE PROVIDED BY AT&T
AT&T'S CUSTOMER SERVICE NUMBER IS 1-800-253-8845

DUPLICATE COPY

**Corporate Card
Statement of Account****Sign-up For Online
Statements**

www.americanexpress.com/checkyourbill

Prepared For
JOHN W GACHAGO
BRISTOL-MYERS SQUIBBAccount Number
3794-781209-61009Closing Date
05/29/04

Page 1 of 2

Previous Balance \$	New Charges \$	Other Debits \$	Payments \$	Other Credits \$	Balance Please Pay By Due \$ 06/14/04
1,595.47	123.20	0.00	635.17	0.00	1,083.50

For important information regarding your account refer to page 2.

Your account is canceled. Please contact us immediately.

Contact us at www.americanexpress.com/checkyourbill or call Customer Service at 1-800-528-2122.

Activity Date reflects either transaction or posting date

Card Number 3794-781209-61009	Reference Code	Amount \$
05/17/04 PROCEEDS OF EXPENSE VOUCHER EXPENSE REPORT # TEA100254991	05/17 0606000000	-635.17
04/30/04 BROOKS PHARMACY #860YARMOUTHPORT 00009304 PRESCRIPTIONS/SUNDRIES	MA 04/28/04 00000009304	25.73
05/01/04 EXXONMOBIL5907783848BRIDGEWA PAY AT PUMP5907783848 PAY AT PUMP5907783848 ROC NUMBER WZ93746	MA 04/30/04	23.47
05/02/04 COMCAST CABLE COMM 888-633-4266 379478120 CABLE SVS CABLE SVS ROC NUMBER 0060507593	MA 05/01/04 00379478120	45.99
05/02/04 TOGO'S EATERY/BASKINRANDOLPH 0000-0502 MISCELLANEOUS FOOD STOR MISCELLANEOUS FOOD STOR	MA 04/26/04	18.00
05/04/04 EXXONMOBIL3407712813WALPOLE PAY AT PUMP3407712813 PAY AT PUMP3407712813 ROC NUMBER NEB8628	MA 05/03/04	10.01
Total for JOHN W GACHAGO	New Charges/Other Debits Payments/Other Credits	123.20 -635.17

↓ Please fold on the perforation below, detach and return with your payment ↓

Payment CouponAccount Number
3794-781209-61009**Please Pay By
06/14/04**Payable upon receipt in
U.S. Dollars.JOHN W GACHAGO
BRISTOL-MYERS SQUIBB
21 LINDEN PARK DR
RANDOLPH MA 02368-4703**Total Amount Due
\$1,083.50**Please enter account
number on all checks and
correspondence.Checks or drafts must be
drawn against banks
located in the U.S.Check here if address,
telephone number, or
e-mail address has
changed. Note changes on
reverse side.

Mail Payment to:

AMERICAN EXPRESS
P.O. BOX 1270
NEWARK NJ 07101-1270

0000379478120961009 000108350000012320 29HH

DUPLICATE COPY

Prepared For
JOHN W GACHAGO
BRISTOL-MYERS SQUIBB

Account Number
3794-781209-61009

Page 2 of 2

Payments: Your American Express® Corporate Card monthly statement is payable in full upon receipt. Mail the Payment Coupon portion of this form with your check drawn on a bank located in the U.S., or money order, payable in U.S. Dollars, in the enclosed envelope or mail to American Express, PO Box 360001 Fort Lauderdale, FL 33336-0001. Do not send cash. Payments received after 12:00 noon or on weekends or holidays may not be credited until the next business day. Please do not send post-dated checks. They will be deposited upon receipt. If payment is made in any other form or location, there may be a delay in processing. Please include your account number on your payment. We reserve the right to process checks electronically, at first presentment and any re-presentments, by transmitting the amount of the check, routing number, account number, and check serial number to your financial institution. Your checking account may be debited as soon as the same day we receive your payment. If we cannot collect the funds electronically at first presentment, we may issue a draft against your account for the amount of the check. If you currently send in an individual payment for business or personal expenses on the Corporate Card, please note that you are eligible to pay your bill online at www.americanexpress.com/checkyourbill.

AUTHORIZATION FOR ELECTRONIC PAYMENTS: By using the American Express Pay By Computer, Pay By Phone or any other American Express electronic payment service, you will be authorizing American Express to initiate an electronic debit to the financial account you specify in the amount you request.

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To Pay by Phone
1-800-472-9297

Customer Service and Billing Inquiries
1-800-528-2122
24 hours/7 days

Express Cash
1-800-CASH-NOW

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1-800-528-2122

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TTY: 1-800-221-9950
FAX: 1-800-695-9090

Global Assist
1-800-554-AMEX
International Collect:
1-715-343-7977



Correspondence

Customer Service and Billing Inquiries
P.O. Box 297812
Ft. Lauderdale, FL 33329-7812

Express Cash Operations
P.O. Box 297815
Ft. Lauderdale, FL 33329-7815

Payments
P.O. BOX 1270
NEWARK NJ 07101-1270

Change of Address
If correct on front
do not use

Name

Company Name

Street Address

City, State

Zip Code

Area Code and Home Phone

Area Code and Work Phone

Email

Providing your email address to American Express will enable you to receive special offers, suited to your needs.

**Corporate Card
Statement of Account**

**Sign-up For Online
Statements**

www.americanexpress.com/checkyourbill

Prepared For
JOHN W GACHAGO
BRISTOL-MYERS SQUIBB

Account Number
3794-781209-61009

Closing Date
06/29/04

Page 1 of 2

Previous Balance \$	New Charges \$	Other Debits \$	Payments \$	Other Credits \$	Balance Please Pay By Due \$ 07/15/04	
1,083.50	0.00	32.40	0.00	0.00	1,115.90	For important information regarding your account refer to page 2.

Your account is canceled. Please contact us immediately.

Contact us at www.americanexpress.com/checkyourbill or call Customer Service at 1-800-528-2122.

Activity

Date reflects either transaction or posting date

Card Number 3794-781209-61009	Reference Code	Amount \$
06/29/04 DELINQUENCY CHARGE ON	1,083.50	32.40
Total for JOHN W GACHAGO	New Charges/Other Debits Payments/Other Credits	32.40 0.00

↓ Please fold on the perforation below, detach and return with your payment ↓

Payment Coupon

Account Number
3794-781209-61009

**Please Pay By
07/15/04**

Payable upon receipt in
U.S. Dollars.

JOHN W GACHAGO
BRISTOL-MYERS SQUIBB
21 LINDEN PARK DR
RANDOLPH MA 02368-4703

**Total Amount Due
\$1,115.90**

Please enter account
number on all checks and
correspondence.

Checks or drafts must be
drawn against banks
located in the U.S.

Check here if address,
telephone number, or
e-mail address has
changed. Note changes on
reverse side.

Mail Payment to:

AMERICAN EXPRESS
P.O. BOX 1270
NEWARK NJ 07101-1270



0000379478120961009 000111590000000000 29HH

Prepared For
JOHN W GACHAGO
BRISTOL-MYERS SQUIBB

Account Number
3794-781209-61009

Page 2 of 2

Payments: Your American Express® Corporate Card monthly statement is payable in full upon receipt. Mail the Payment Coupon portion of this form with your check drawn on a bank located in the U.S., or money order, payable in U.S. Dollars, in the enclosed envelope or mail to American Express, PO Box 360001 Fort Lauderdale, FL 33336-0001. Do not send cash. Payments received after 12:00 noon or on weekends or holidays may not be credited until the next business day. Please do not send post-dated checks. They will be deposited upon receipt. If payment is made in any other form or location, there may be a delay in processing. Please include your account number on your payment. We reserve the right to process checks electronically, at first presentment and any re-presentments, by transmitting the amount of the check, routing number, account number, and check serial number to your financial institution. Your checking account may be debited as soon as the same day we receive your payment. If we cannot collect the funds electronically at first presentment, we may issue a draft against your account for the amount of the check. If you currently send in an individual payment for business or personal expenses on the Corporate Card, please note that you are eligible to pay your bill online at www.americanexpress.com/checkyourbill.

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24 hours/7 days

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Lost or Stolen Card
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International Collect:
1-336-393-1111

Hearing Impaired Services:
TTY: 1-800-221-9950
FAX: 1-800-695-9090

Global Assist
1-800-554-AMEX
International Collect:
1-715-343-7977



Correspondence

Customer Service and Billing Inquiries
P.O. Box 297812
Ft. Lauderdale, FL 33329-7812

Express Cash Operations
P.O. Box 297815
Ft. Lauderdale, FL 33329-7815

Payments
P.O. BOX 1270
NEWARK NJ
07101-1270

Change of Address
If correct on front
do not use

Name

Company
Name

Street Address

City, State

Zip Code

Area Code and
Home Phone

Area Code and
Work Phone

Email

Providing your email address to American Express will enable you to receive special offers, suited to your needs.

**Corporate Card
Statement of Account**

**Sign-up For Online
Statements**

www.americanexpress.com/checkyourbill

Prepared For
JOHN W GACHAGO
BRISTOL-MYERS SQUIBB

Account Number
3794-781209-61009

Closing Date
07/30/04

Page 1 of 2

Previous Balance \$	New Charges \$	Other Debits \$	Payments \$	Other Credits \$	Balance Please Pay By Due \$ 08/15/04	
1,115.90	0.00	33.37	0.00	0.00	1,149.27	For important information regarding your account refer to page 2.

Your account is canceled. Please contact us immediately.

Contact us at www.americanexpress.com/checkyourbill or call Customer Service at 1-800-528-2122.

Activity

Date reflects either transaction or posting date

Card Number 3794-781209-61009				Reference Code	Amount \$
07/30/04	DELINQUENCY CHARGE ON	1,115.90			33.37
Total for JOHN W GACHAGO				New Charges/Other Debits	33.37
				Payments/Other Credits	0.00

↓ Please fold on the perforation below, detach and return with your payment ↓

Payment Coupon

Account Number
3794-781209-61009

**Please Pay By
08/15/04**

Payable upon receipt in
U.S. Dollars.

JOHN W GACHAGO
BRISTOL-MYERS SQUIBB
21 LINDEN PARK DR
RANDOLPH MA 02368-4703

**Total Amount Due
\$1,149.27**

Please enter account
number on all checks and
correspondence.

Checks or drafts must be
drawn against banks
located in the U.S.

Check here if address,
telephone number, or
e-mail address has
changed. Note changes on
reverse side.

Mail Payment to:

AMERICAN EXPRESS
P.O. BOX 1270
NEWARK NJ 07101-1270



0000379478120961009 000114927000000000 30HH

Prepared For
JOHN W GACHAGO
BRISTOL-MYERS SQUIBB

Account Number
3794-781209-61009

Page 2 of 2

Payments: Your American Express® Corporate Card monthly statement is payable in full upon receipt. Mail the Payment Coupon portion of this form with your check drawn on a bank located in the U.S., or money order, payable in U.S. Dollars, in the enclosed envelope or mail to American Express, PO Box 360001 Fort Lauderdale, FL 33336-0001. Do not send cash. Payments received after 12:00 noon or on weekends or holidays may not be credited until the next business day. Please do not send post-dated checks. They will be deposited upon receipt. If payment is made in any other form or location, there may be a delay in processing. Please include your account number on your payment. We reserve the right to process checks electronically, at first presentment and any re-presentments, by transmitting the amount of the check, routing number, account number, and check serial number to your financial institution. Your checking account may be debited as soon as the same day we receive your payment. If we cannot collect the funds electronically at first presentment, we may issue a draft against your account for the amount of the check. If you currently send in an individual payment for business or personal expenses on the Corporate Card, please note that you are eligible to pay your bill online at www.americanexpress.com/checkyourbill.

AUTHORIZATION FOR ELECTRONIC PAYMENTS: By using the American Express Pay By Computer, Pay By Phone or any other American Express electronic payment service, you will be authorizing American Express to initiate an electronic debit to the financial account you specify in the amount you request.

Billing Inquiries: For all billing inquiries concerning your Corporate Card Account, please call 1-800-528-2122 immediately upon receipt of the statement. Please provide your name, account number, the dollar amount, and reason of the suspected error. You are not required to pay any disputed amount (or related finance or other charges) pending the resolution of the billing error inquiry. However, payment is still required for undisputed charges, which are billed to you. Requests for refunds of credit balances (designated "CR") should be made by calling us at 1-800-528-2122. Billing disputes can also be initiated online through Manage Your Card Account at www.americanexpress.com/checkyourbill.

Lost or Stolen Card: If the card is lost or stolen, in the U.S. immediately telephone 1-800-528-2122. Outside the U.S. contact the nearest American Express Travel Service Office or call any local American Express office.

In Case of Errors or Questions About Your Electronic Transfers for Your Personal Bank Account: Please contact us by calling 1-800-IPAY-AXP for Pay By Phone and Pay By Computer issues, or 1-800-CASH-NOW for Express Cash and automatic payment issues. You can also write to the Express Cash Operations address indicated on your statement. If you think your statement, receipt, or transaction is wrong, please contact us as soon as possible. We must hear from you no later than 60 days after we sent you the FIRST statement on which the problem or error appeared.

When contacting us: 1. Tell us your name and account number; 2. Provide the dollar amount of the suspected error; 3. Describe the error or the transfer you are unsure of, and explain as clearly as you can why you believe there is an error or why you need more information. We will investigate your complaint and correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error during the time it takes us to complete our investigation.

Global Assist® Hotline: Corporate Cardmembers who travel can get emergency medical and legal referrals 24 hours a day, virtually anywhere in the world. Just call 1-800-554-AMEX in the U.S. or if you're overseas, call collect at 1-715-343-7977. We will supply you with names and telephone numbers of local healthcare providers, give you information about inoculation, visas, and U.S. consulates and even advance you up to \$5,000 for hospital admission or bail. (Advances made will be charged to your Corporate Card Account). For more information about other services available through Global Assist® Hotline, call 1-800-554-AMEX.

Business Travel Accident Insurance Plan¹ and American Express® Card Baggage Insurance Plan²:

Cardmembership includes up to \$350,000 Accidental Death and Dismemberment insurance every time you travel on business and charge your common carrier tickets (air, land, or sea) to your Corporate Card Account. Non-business travel is covered for up to \$100,000. Baggage insurance pays in excess of the carrier's liability up to \$500 for check baggage and \$1,250 for carry-on.

Corporate Express Cash Inquiries: For all financial inquiries about Corporate Express Cash automated teller machine transactions, contact American Express, Express Cash Operations, P.O. Box 297815, Ft. Lauderdale, FL 33329-7815 or call 1-800-CASH-NOW. To obtain the location of the nearest participating ATM, please dial toll free 1-800-CASH-NOW. Corporate Express Cash participants who have changed their bank account must contact 1-800-CASH-NOW to obtain proper updating forms. Do not use Corporate Express Cash until the bank account has been confirmed.

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Manage your card account online at www.americanexpress.com/checkyourbill



To Pay by Phone
 1-800-472-9297

Customer Service and Billing Inquiries
 1-800-528-2122
 24 hours/7 days

Express Cash
 1-800-CASH-NOW

Lost or Stolen Card
 1-800-528-2122

International Collect:
 1-336-393-1111

Hearing Impaired Services:
 TTY: 1-800-221-9950
 FAX: 1-800-695-9090

Global Assist
 1-800-554-AMEX
 International Collect:
 1-715-343-7977



Correspondence

Customer Service and Billing Inquiries
 P.O. Box 297812
 Ft. Lauderdale, FL 33329-7812

Express Cash Operations
 P.O. Box 297815
 Ft. Lauderdale, FL 33329-7815

Payments
 P.O. BOX 1270
 NEWARK NJ 07101-1270

Change of Address
 If correct on front
 do not use

Name																				
Company Name																				
Street Address																				
City, State																				
Zip Code																				
Area Code and Home Phone																				
Area Code and Work Phone																				
Email																				

Providing your email address to American Express will enable you to receive special offers, suited to your needs.

DUPLICATE COPY

**Corporate Card
Statement of Account****Sign-up For Online
Statements**

www.americanexpress.com/checkyourbill

Prepared For
JOHN W GACHAGO
BRISTOL-MYERS SQUIBBAccount Number
3794-781209-61009Closing Date
08/29/04

Page 1 of 2

Previous Balance \$	New Charges \$	Other Debits \$	Payments \$	Other Credits \$	Balance Please Pay By Due \$ 09/14/04	
1,149.27	0.00	34.36	0.00	0.00	1,183.63	For important information regarding your account refer to page 2.

Your account is canceled. Please contact us immediately.

Contact us at www.americanexpress.com/checkyourbill or call Customer Service at 1-800-528-2122.

Activity

Date reflects either transaction or posting date

Card Number 3794-781209-61009	Reference Code	Amount \$
08/29/04 DELINQUENCY CHARGE ON	1,149.27	34.36
Total for JOHN W GACHAGO	New Charges/Other Debits Payments/Other Credits	34.36 0.00

↓ Please fold on the perforation below, detach and return with your payment ↓

Payment CouponAccount Number
3794-781209-61009**Please Pay By
09/14/04**Payable upon receipt in
U.S. Dollars.JOHN W GACHAGO
BRISTOL-MYERS SQUIBB
21 LINDEN PARK DR
RANDOLPH MA 02368-4703**Total Amount Due
\$1,183.63**Please enter account
number on all checks and
correspondence.Checks or drafts must be
drawn against banks
located in the U.S.Check here if address,
telephone number, or
e-mail address has
changed. Note changes on
reverse side.

Mail Payment to:

AMERICAN EXPRESS
P.O. BOX 1270
NEWARK NJ 07101-1270

0000379478120961009 000118363000000000 29HH

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JOHN W GACHAGO
BRISTOL-MYERS SQUIBBAccount Number
3794-781209-61009

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1-336-393-1111

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TTY: 1-800-221-9950
FAX: 1-800-695-9090

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International Collect:
1-715-343-7977



Correspondence

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P.O. Box 297812
Ft. Lauderdale, FL 33329-7812

Express Cash Operations
P.O. Box 297815
Ft. Lauderdale, FL 33329-7815

Payments
P.O. BOX 1270
NEWARK NJ
07101-1270

Change of Address
If correct on front
do not use

Name

Company
Name

Street Address

City, State

Zip Code

Area Code and
Home PhoneArea Code and
Work Phone

Email

Providing your email address to American Express will enable you to receive special offers, suited to your needs.

**Corporate Card
Statement of Account**

**Sign-up For Online
Statements**

www.americanexpress.com/checkyourbill

Prepared For
JOHN W GACHAGO
BRISTOL-MYERS SQUIBB

Account Number
3794-781209-61009

Closing Date
09/29/04

Page 1 of 2

Previous Balance \$	New Charges \$	Other Debits \$	Payments \$	Other Credits \$	Balance Please Pay By Due \$ 10/15/04	
1,183.63	0.00	35.39	0.00	0.00	1,219.02	For important information regarding your account refer to page 2.

Your account is canceled. Please contact us immediately.

Contact us at www.americanexpress.com/checkyourbill or call Customer Service at 1-800-528-2122.

Activity

Date reflects either transaction or posting date

Card Number 3794-781209-61009	Reference Code	Amount \$
09/29/04	DELINQUENCY CHARGE ON	1,183.63
Total for JOHN W GACHAGO		
	New Charges/Other Debits	35.39
	Payments/Other Credits	0.00

↓ Please fold on the perforation below, detach and return with your payment ↓

Payment Coupon

Account Number
3794-781209-61009

**Please Pay By
10/15/04**

Payable upon receipt in
U.S. Dollars.

JOHN W GACHAGO
BRISTOL-MYERS SQUIBB
21 LINDEN PARK DR
RANDOLPH MA 02368-4703

**Total Amount Due
\$1,219.02**

Please enter account
number on all checks and
correspondence.

Checks or drafts must be
drawn against banks
located in the U.S.

Check here if address,
telephone number, or
e-mail address has
changed. Note changes on
reverse side.

Mail Payment to:

AMERICAN EXPRESS
P.O. BOX 1270
NEWARK NJ 07101-1270



0000379478120961009 000121902000000000 29HH

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Prepared For
JOHN W GACHAGO
BRISTOL-MYERS SQUIBB

Account Number
3794-781209-61009

Page 2 of 2

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1-800-CASH-NOW

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TTY: 1-800-221-9950
FAX: 1-800-695-9090

Global Assist
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International Collect:
1-715-343-7977



Correspondence

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P.O. Box 297812
Ft. Lauderdale, FL 33329-7812

Express Cash Operations
P.O. Box 297815
Ft. Lauderdale, FL 33329-7815

Payments
P.O. BOX 1270
NEWARK NJ
07101-1270

Change of Address
If correct on front
do not use

Name

Company
Name

Street Address

City, State

Zip Code

Area Code and
Home PhoneArea Code and
Work Phone

Email

Providing your email address to American Express will enable you to receive special offers, suited to your needs.

**Corporate Card
Statement of Account**

**Sign-up For Online
Statements**

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Prepared For
JOHN W GACHAGO
BRISTOL-MYERS SQUIBB

Account Number
3794-781209-61009

Closing Date
10/29/04

Page 1 of 2

Previous Balance \$	New Charges \$	Other Debits \$	Payments \$	Other Credits \$	Balance Please Pay By Due \$ 11/14/04	
1,219.02	0.00	0.00	0.00	0.00	1,219.02	For important information regarding your account refer to page 2.

Your account is canceled. Please contact us immediately.

Contact us at www.americanexpress.com/checkyourbill or call Customer Service at 1-800-528-2122.

Activity

Amount \$

Total of New Activity	New Charges/Other Debits	0.00
	Payments/Other Credits	0.00

↓ Please fold on the perforation below, detach and return with your payment ↓

Payment Coupon

Account Number
3794-781209-61009

**Please Pay By
11/14/04**

Payable upon receipt in
U.S. Dollars.

JOHN W GACHAGO
BRISTOL-MYERS SQUIBB
21 LINDEN PARK DR
RANDOLPH MA 02368-4703

**Total Amount Due
\$1,219.02**

Please enter account
number on all checks and
correspondence.

Checks or drafts must be
drawn against banks
located in the U.S.

Check here if address,
telephone number, or
e-mail address has
changed. Note changes on
reverse side.

Mail Payment to:

AMERICAN EXPRESS
P.O. BOX 1270
NEWARK NJ 07101-1270



0000379478120961009 000121902000000000 29HH

Prepared For
JOHN W GACHAGO
BRISTOL-MYERS SQUIBB

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1-336-393-1111

Hearing Impaired Services:
TTY: 1-800-221-9950
FAX: 1-800-695-9090

Global Assist
1-800-554-AMEX
International Collect:
1-715-343-7977



Correspondence

Customer Service and Billing Inquiries
P.O. Box 297812
Ft. Lauderdale, FL 33329-7812

Express Cash Operations
P.O. Box 297815
Ft. Lauderdale, FL 33329-7815

Payments
P.O. BOX 1270
NEWARK NJ
07101-1270

Change of Address
If correct on front
do not use

Name

Company
Name

Street Address

City, State

Zip Code

Area Code and
Home Phone

Area Code and
Work Phone

Email

Providing your email address to American Express will enable you to receive special offers, suited to your needs.

**Corporate Card
Statement of Account**

**Sign-up For Online
Statements**

www.americanexpress.com/checkyourbill

Prepared For
JOHN W GACHAGO
BRISTOL-MYERS SQUIBB

Account Number
3794-781209-61009

Closing Date
11/29/04

Page 1 of 2

Previous Balance \$	New Charges \$	Other Debits \$	Payments \$	Other Credits \$	Balance Please Pay By Due \$ 12/15/04	For important information regarding your account refer to page 2.
1,219.02	0.00	0.00	0.00	0.00	1,219.02	

Your account is canceled. Please contact us immediately.

Contact us at www.americanexpress.com/checkyourbill or call Customer Service at 1-800-528-2122.

Activity	Amount \$
Total of New Activity	
New Charges/Other Debits	0.00
Payments/Other Credits	0.00

↓ Please fold on the perforation below, detach and return with your payment ↓

Payment Coupon

Account Number
3794-781209-61009

**Please Pay By
12/15/04**

Payable upon receipt in
U.S. Dollars.

JOHN W GACHAGO
BRISTOL-MYERS SQUIBB
21 LINDEN PARK DR
RANDOLPH MA 02368-4703

**Total Amount Due
\$1,219.02**

Please enter account
number on all checks and
correspondence.

Checks or drafts must be
drawn against banks
located in the U.S.

Check here if address,
telephone number, or
e-mail address has
changed. Note changes on
reverse side.

Mail Payment to:

AMERICAN EXPRESS
P.O. BOX 1270
NEWARK NJ 07101-1270



0000379478120961009 000121902000000000 29HH

Prepared For
JOHN W GACHAGO
BRISTOL-MYERS SQUIBB

Account Number
3794-781209-61009

Page 2 of 2

Payments: Your American Express® Corporate Card monthly statement is payable in full upon receipt. Mail the Payment Coupon portion of this form with your check drawn on a bank located in the U.S., or money order, payable in U.S. Dollars, in the enclosed envelope or mail to American Express, PO Box 360001 Fort Lauderdale, FL 33336-0001. Do not send cash. Payments received after 12:00 noon or on weekends or holidays may not be credited until the next business day. Please do not send post-dated checks. They will be deposited upon receipt. If payment is made in any other form or location, there may be a delay in processing. Please include your account number on your payment. We reserve the right to process checks electronically, at first presentment and any re-presentments, by transmitting the amount of the check, routing number, account number, and check serial number to your financial institution. Your checking account may be debited as soon as the same day we receive your payment. If we cannot collect the funds electronically at first presentment, we may issue a draft against your account for the amount of the check. If you currently send in an individual payment for business or personal expenses on the Corporate Card, please note that you are eligible to pay your bill online at www.americanexpress.com/checkyourbill.

AUTHORIZATION FOR ELECTRONIC PAYMENTS: By using the American Express Pay By Computer, Pay By Phone or any other American Express electronic payment service, you will be authorizing American Express to initiate an electronic debit to the financial account you specify in the amount you request.

Billing Inquiries: For all billing inquiries concerning your Corporate Card Account, please call 1-800-528-2122 immediately upon receipt of the statement. Please provide your name, account number, the dollar amount, and reason of the suspected error. You are not required to pay any disputed amount (or related finance or other charges) pending the resolution of the billing error inquiry. However, payment is still required for undisputed charges, which are billed to you. Requests for refunds of credit balances (designated "CR") should be made by calling us at 1-800-528-2122. Billing disputes can also be initiated online through Manage Your Card Account at www.americanexpress.com/checkyourbill.

Lost or Stolen Card: If the card is lost or stolen, in the U.S. immediately telephone 1-800-528-2122. Outside the U.S. contact the nearest American Express Travel Service Office or call any local American Express office.

In Case of Errors or Questions About Your Electronic Transfers for Your Personal Bank Account: Please contact us by calling 1-800-IPAY-AXP for Pay By Phone and Pay By Computer issues, or 1-800-CASH-NOW for Express Cash and automatic payment issues. You can also write to the Express Cash Operations address indicated on your statement. If you think your statement, receipt, or transaction is wrong, please contact us as soon as possible. We must hear from you no later than 60 days after we sent you the FIRST statement on which the problem or error appeared.

When contacting us: 1. Tell us your name and account number; 2. Provide the dollar amount of the suspected error; 3. Describe the error or the transfer you are unsure of, and explain as clearly as you can why you believe there is an error or why you need more information. We will investigate your complaint and correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error during the time it takes us to complete our investigation.

Global Assist® Hotline: Corporate Cardmembers who travel can get emergency medical and legal referrals 24 hours a day, virtually anywhere in the world. Just call 1-800-554-AMEX in the U.S. or if you're overseas, call collect at 1-715-343-7977. We will supply you with names and telephone numbers of local healthcare providers, give you information about inoculation, visas, and U.S. consulates and even advance you up to \$5,000 for hospital admission or bail. (Advances made will be charged to your Corporate Card Account). For more information about other services available through Global Assist® Hotline, call 1-800-554-AMEX.

Business Travel Accident Insurance Plan¹ and American Express® Card Baggage Insurance Plan²: Cardmembership includes up to \$350,000 Accidental Death and Dismemberment insurance every time you travel on business and charge your common carrier tickets (air, land, or sea) to your Corporate Card Account. Non-business travel is covered for up to \$100,000. Baggage insurance pays in excess of the carrier's liability up to \$500 for check baggage and \$1,250 for carry-on.

Corporate Express Cash Inquiries: For all financial inquiries about Corporate Express Cash automated teller machine transactions, contact American Express, Express Cash Operations, P.O. Box 297815, Ft. Lauderdale, FL 33329-7815 or call 1-800-CASH-NOW. To obtain the location of the nearest participating ATM, please dial toll free 1-800-CASH-NOW. Corporate Express Cash participants who have changed their bank account must contact 1-800-CASH-NOW to obtain proper updating forms. Do not use Corporate Express Cash until the bank account has been confirmed.

Note: Your Corporation, firm, or organization may have its own policy or customized program, which takes precedence over any provision stated above.

¹ Business Travel Accident Insurance Plan is underwritten by Federal Insurance Company, a member of the Chubb Group of Insurance Companies, Warren, NJ and subject to the terms, conditions, and exclusions of Policy 6477-82-04.

² American Express Card Baggage Insurance Plan is underwritten by AMEX Assurance Company, Administrative Office, De Pere, WI and subject to the terms, conditions and exclusions of Policy AX0400.



Manage your card account online at www.americanexpress.com/checkyourbill



To Pay by Phone
 1-800-472-9297

Customer Service and Billing Inquiries
 1-800-528-2122
24 hours/7 days

Express Cash
 1-800-CASH-NOW

Lost or Stolen Card
 1-800-528-2122

International Collect:
 1-336-393-1111

Hearing Impaired Services:
 TTY: 1-800-221-9950
 FAX: 1-800-695-9090

Global Assist
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 International Collect:
 1-715-343-7977



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 Ft. Lauderdale, FL 33329-7812

Express Cash Operations
 P.O. Box 297815
 Ft. Lauderdale, FL 33329-7815

Payments
 P.O. BOX 1270
 NEWARK NJ
 07101-1270

Change of Address
 If correct on front
 do not use

Name																								
Company Name																								
Street Address																								
City, State																								
Zip Code																								
Area Code and Home Phone																								
Area Code and Work Phone																								
Email																								

Providing your email address to American Express will enable you to receive special offers, suited to your needs.

**Corporate Card
Statement of Account**

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Prepared For
JOHN W GACHAGO
BRISTOL-MYERS SQUIBB

Account Number
3794-781209-61009

Closing Date
12/30/04

Page 1 of 2

Previous Balance \$	New Charges \$	Other Debits \$	Payments \$	Other Credits \$	Balance Please Pay By Due \$ 01/15/05	For important information regarding your account refer to page 2.
1,219.02	0.00	0.00	0.00	0.00	1,219.02	

Your account is canceled. Please contact us immediately.

Contact us at www.americanexpress.com/checkyourbill or call Customer Service at 1-800-528-2122.

Activity

Amount \$

Total of New Activity

New Charges/Other Debits	0.00
Payments/Other Credits	0.00

↓ Please fold on the perforation below, detach and return with your payment ↓

Payment Coupon

Account Number
3794-781209-61009

**Please Pay By
01/15/05**

Payable upon receipt in
U.S. Dollars.

JOHN W GACHAGO
BRISTOL-MYERS SQUIBB
21 LINDEN PARK DR
RANDOLPH MA 02368-4703

**Total Amount Due
\$1,219.02**

Please enter account
number on all checks and
correspondence.

Checks or drafts must be
drawn against banks
located in the U.S.

Check here if address,
telephone number, or
e-mail address has
changed. Note changes on
reverse side.

Mail Payment to:

AMERICAN EXPRESS
P.O. BOX 1270
NEWARK NJ 07101-1270



0000379478120961009 000121902000000000 30HH

Prepared For

JOHN W GACHAGO
BRISTOL-MYERS SQUIBBAccount Number
3794-781209-61009

Page 2 of 2

Payments: Your American Express® Corporate Card monthly statement is payable in full upon receipt. Mail the Payment Coupon portion of this form with your check drawn on a bank located in the U.S., or money order, payable in U.S. Dollars, in the enclosed envelope or mail to American Express, PO Box 360001 Fort Lauderdale, FL 33336-0001. Do not send cash. Payments received after 12:00 noon or on weekends or holidays may not be credited until the next business day. Please do not send post-dated checks. They will be deposited upon receipt. If payment is made in any other form or location, there may be a delay in processing. Please include your account number on your payment. We reserve the right to process checks electronically, at first presentment and any re-presentments, by transmitting the amount of the check, routing number, account number, and check serial number to your financial institution. Your checking account may be debited as soon as the same day we receive your payment. If we cannot collect the funds electronically at first presentment, we may issue a draft against your account for the amount of the check. If you currently send in an individual payment for business or personal expenses on the Corporate Card, please note that you are eligible to pay your bill online at www.americanexpress.com/checkyourbill.

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FAX: 1-800-695-9090

Global Assist
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International Collect:
1-715-343-7977



Correspondence

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P.O. Box 297812
Ft. Lauderdale, FL 33329-7812

Express Cash Operations
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Ft. Lauderdale, FL 33329-7815

Payments
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Change of Address
If correct on front
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Name

Company
Name

Street Address

City, State

Zip Code

Area Code and
Home PhoneArea Code and
Work Phone

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